

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

ANGELETTE BLOUNT,

Plaintiff,

v.

NATIONAL CREDIT SYSTEMS, INC.,

Defendant.

CIVIL ACTION

NO. 1:18-CV-3842-CAP

O R D E R

The plaintiff filed this action on August 13, 2018, and the defendant was served on September 10, 2018. When the defendant failed to respond to the complaint, the clerk entered the defendant's default on September 24, 2018. The matter is before the court on the plaintiff's motion for default judgment [Doc. No. 5].

A default entered pursuant to Rule 55(a), Federal Rules of Civil Procedure constitutes an admission of all well-pled allegations in a complaint. *See Buchanan v. Bowman*, 820 F.3d 859 (11th Cir. 1987). Therefore, the court accepts the following allegations as true.

The plaintiff leased a mobile home from Clover Ranch Manufactured Home from October 2012 to February 2016, at which time she terminated her lease and vacated the premises. Although the plaintiff had paid all her rental obligations, Clover Ranch hired the defendant to collect \$3,325.66 from the plaintiff. In October

2016 the defendant began furnishing information about the plaintiff to three credit reporting agencies.

In April and May 2018, the plaintiff sent dispute letters to the three credit reporting agencies, which forwarded the information to the defendant. The defendant failed to conduct reasonable investigations and reported, erroneously, that the plaintiff was indebted to Clover Ranch.

Because the defendant furnished incorrect information to the credit reporting agencies and has attempted to collect debts from the plaintiff which she does not owe, the defendant is liable to the plaintiff for damages under the Fair Debt Collection Practices Act, 15 U.S.C. § 1601 et al. The defendant is liable to the plaintiff for \$1,000.00 in statutory damages pursuant to 15 U.S.C. § 1681n(a)(1)(A), in addition to actual damages pursuant to 15 U.S.C. § 1691k(a).

The court will determine the amount of actual damages after the plaintiff and her attorney have submitted affidavits detailing the amount of damages suffered and the amount of attorney fees to which she is entitled. These affidavits should be submitted no later than November 16, 2018.

SO ORDERED, this 23rd day of October, 2018.

/s/CHARLES A. PANNELL, JR.
CHARLES A. PANNELL, JR.
United States District Judge